

Information to identify the case:

Debtor 1	Daniel M Seddon	Social Security number or ITIN xxx-xx-2897
		EIN -----
Debtor 2 (Spouse, if filing)	Tiffany A Seddon	Social Security number or ITIN xxx-xx-4354
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-12342-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel M Seddon

Tiffany A Seddon

4/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel M Seddon
Tiffany A Seddon
Debtors

Case No. 17-12342-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Apr 08, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel M Seddon, Tiffany A Seddon, 202 Joffre Ave, Cape May Court House, NJ 08210-2710
cr	+ Federal National Mortgage Association (Fannie Mae, c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
cr	+ Federal National Mortgage Association (Fannie Mae, PO Box 619094, Dallas, TX 75261-9094
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Seterus, Inc., as authorized subservicer for Feder, c/o Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047
516632352	+ AFS, PO Box 65018, Baltimore, MD 21264-5018
516632354	+ Apex, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
516891114	+ Apex Asset Management, LLC, Cape Regional Medical Center, PO Box 5407, Lancaster, PA 17606-5407
516632364	+ CMCH Assoc. In Radiology, 3625 Quakerbridge Rd., Trenton, NJ 08619-1268
516632356	+ Cape Emergency Physicians, PA, PO Box 1801, Indianapolis, IN 46206-1801
516922490	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
516632377	+ Npas Inc, PO Box 99400, Louisville, KY 40269-0400
516632378	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
516632380	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 SW Millikan Way - Suite 200, Beaverton, OR 97005
516632381	+ SST/Medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
516632379	#+ Sage Capital Recovery, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
519102002	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519102003	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
516632383	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
516632386	Virtua, 50 Lake Center 401 Route 73 North Ste401, Marlton, NJ 08053

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516812158	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2022 20:39:24	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516632355	+ EDI: TSYs2	Apr 09 2022 00:28:00	Barclay Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516632357	+ Email/Text: lriley@caperegional.com	Apr 08 2022 20:35:00	Cape Regional Medical Center, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138

District/off: 0312-1

User: admin

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516632358	+ EDI: CAPITALONE.COM	Apr 09 2022 00:28:00	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
516632359	EDI: CAPITALONE.COM	Apr 09 2022 00:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516643788	+ EDI: AISACG.COM	Apr 09 2022 00:28:00	Capital One Auto Finance, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
516632362	+ EDI: CAPONEAUTO.COM	Apr 09 2022 00:28:00	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
516897521	Email/PDF: bncnotices@becket-lee.com	Apr 08 2022 20:40:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516632363	+ Email/Text: bankruptcy@philapark.org	Apr 08 2022 20:36:00	City Of Philadelphia, Po Box 41819, Parking Violations Branch, Philadelphia, PA 19101-1819
516632365	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover, P.O. Box 15316, Wilmington, DE 19850-5316
516642611	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516632366	+ Email/Text: fggbanko@fgny.com	Apr 08 2022 20:35:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516632368	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	HHGregg, PO Box 965036, Orlando, FL 32896-5036
516632367	+ EDI: PHINHARRIS	Apr 09 2022 00:28:00	Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
516632371	+ EDI: IRS.COM	Apr 09 2022 00:28:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
516632373	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 08 2022 20:35:00	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
516632374	+ Email/Text: PBNCNotifications@perituservices.com	Apr 08 2022 20:34:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
516660874	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 08 2022 20:35:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
516632375	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Lowes, P.O. Box 965005, Orlando, FL 32896-5005
516838500	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 08 2022 20:35:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
517222859	+ Email/Text: bankruptcysts@alorica.com	Apr 08 2022 20:34:00	Medallion Bank, c/o Systems & Services Technologies Inc, as servicer for Medallion Bank, 4315 Pickett Road, St. Joseph, MO 64503-1600
516660238	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Apr 08 2022 20:35:00	Medallion Bank, c/o Systems & Services Technologies, Inc, as servicer for Medallion Bank, PO Box 9013, Addison, Texas 75001-9013
516812253	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2022 20:39:25	Memorial Hospital Jacksonville, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
518285065	+ Email/Text: nsm_bk_notices@mrcopper.com	Apr 08 2022 20:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261-9096
518285066	+ Email/Text: nsm_bk_notices@mrcopper.com	Apr 08 2022 20:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261-9096
516922096	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516922090	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital

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516647194	+ Email/Text: bankruptcy@philapark.org	Apr 08 2022 20:36:00	One Bank, N.a., POB 41067, Norfolk VA 23541
516849510	EDI: Q3G.COM	Apr 09 2022 00:28:00	Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516676412	EDI: Q3G.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516632382	EDI: USBANKARS.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
516632384	EDI: RMSC.COM	Apr 09 2022 00:28:00	State Farm Bank, P.O. Box 23025, Columbus, GA 31902-3025
516813009	+ Email/Text: bncmail@w-legal.com	Apr 08 2022 20:35:00	Synchrony Bank / Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
516632385	+ EDI: WTRRNBNK.COM	Apr 09 2022 00:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516632376	Email/Text: ebn@nemours.org	Apr 08 2022 20:35:00	TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
516872313	+ EDI: AIS.COM	Apr 09 2022 00:28:00	Nemours CBO Collections Unit, PO Box 530253, Atlanta, GA 30384-0253
516632387	+ EDI: BLUESTEM	Apr 09 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			Webbank/Gettinton, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516632353	*+	AFS, PO Box 65018, Baltimore, MD 21264-5018
516632360	*+	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
516632361	*	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516707481	*+	Capital One Auto Finance,, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
516632370	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516632369	*	IRS, PO Box 744, Springfield, NJ 07081-0744
516632372	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
516725240	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus, Inc., PO Box 1047, Hartford, CT 06143

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Medallion Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com
Robert P. Saltzman	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Seterus Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") c/o Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org
Seymour Wasserstrum	on behalf of Debtor Daniel M Seddon mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Joint Debtor Tiffany A Seddon mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10